

Information to identify the case:					
Debtor 1	Delwar H Khan			Social Security number or ITIN	xxx-xx-9675
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey					
Case number: 13-20652-ABA					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Delwar H Khan

7/13/16

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Delwar H Khan
 Debtor

Case No. 13-20652-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Jul 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2016.

db +Delwar H Khan, 3 Timberwood Drive, Egg Harbor Township, NJ 08234-5289
 smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 513935235 +Apothaker & Associates, 520 Fellowship Road C 306, Mount Laurel, NJ 08054-3410
 513961681 +Atlantic Credit Finance, Steve Morgan, Esq., Morgan, Bornstein & Morgan,
 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229
 513935240 +Citifinancial, 605 Munn Road E, Fort Mill, SC 29715-8421
 514100705 +Colorado Capital, c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
 513935241 +Craner Satkin Scheer Schwartz & Hanna, PO Box 367, Scotch Plains, NJ 07076-0367
 514006702 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284
 513935243 +Home Depot Credit Svcs, PO Box 689100, Des Moines, IA 50368
 514032449 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road,
 Parsippany NJ 07054-5020
 513960571 +PORTFOLIO RECOVERY ASSOCIATES LLC, c/o Craner Satkin Scheer Schwartz & Hann,
 320 Park Avenue, PO Box 367, Scotch Plains, NJ 07076-0367
 513935247 Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 513989543 +SPECIALIZED LOAN SERVICING, LLC, 8742 LUCENT BLVD, SUITE 300,
 HIGHLANDS RANCH, COLORADO 80129-2386
 514309038 +The Bank of New York Mellon, Bank of America, N.A., c/o Kivitz, McKeever, Lee PC,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 514307804 The Bank of New York Mellon fka The Bank of New Yo, c/o Bank of America, N.A.,
 P.O. Box 660933, Dallas, TX 75266-0933
 513935248 #+Zwicker & Associates PC, Attorneys At Law, 1101 Laurel Oak Road Suite 130,
 Voorhees, NJ 08043-4322

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 13 2016 22:02:40 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

513935237 EDI: CINGMIDLAND.COM Jul 13 2016 21:58:00 AT&T, PO Box 537104, Atlanta, GA 30353-7104
 513977161 EDI: AIS.COM Jul 13 2016 21:58:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 513935236 EDI: ACCE.COM Jul 13 2016 21:58:00 Asset Acceptance, PO Box 2036,
 Warren, MI 48090-2036
 513935238 EDI: BANKAMER.COM Jul 13 2016 21:58:00 Bank Of America N.A., 4161 Piedmont Pkwy,
 Greensboro, NC 27410
 516118678 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 13 2016 22:02:51
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,
 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
 516118677 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 13 2016 22:02:51
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, Florida 33146-1837
 513935239 EDI: CHASE.COM Jul 13 2016 21:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 513935244 +EDI: IIC9.COM Jul 13 2016 21:58:00 IC System Inc, PO Box 64378,
 Saint Paul, MN 55164-0378
 513935245 +EDI: MID8.COM Jul 13 2016 21:58:00 Midland Credit Mgmt, 8875 Aero Drive Suite 200,
 San Diego, CA 92123-2255
 513935246 E-mail/Text: kmorgan@morganlaw.com Jul 13 2016 22:02:59 Morgan Bornstein & Morgan,
 1236 Brace Road Suite K, Cherry Hill, NJ 08034-3269
 514133972 EDI: PRA.COM Jul 13 2016 21:58:00 Portfolio Recovery Associates, LLC, c/o Lowe's Consumer,
 POB 41067, Norfolk VA 23541
 515293875 EDI: RMSC.COM Jul 13 2016 21:58:00 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513935242 ##Fulton Friedman & Gullace LLP, PO Box 2123, Warren, MI 48090-2123

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 29

Date Rcvd: Jul 13, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2016 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Bayview Loan Servicing, LLC bkecf@milsteadlaw.com,
alubin@milsteadlaw.com
Chad M. Sherwood on behalf of Debtor Delwar H Khan chad@sherwoodlegal.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE et al... jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Robert S. Reiman on behalf of Debtor Delwar H Khan rsreiman@gmail.com

TOTAL: 7